Certificate Number: 14912-NJ-DE-033185071

Bankruptcy Case Number: 19-17151



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 29, 2019</u>, at <u>6:17</u> o'clock <u>PM EDT</u>, <u>Dorothy Broughton</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: July 31, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor